



THE PARIS NATIONAL BANK
PARIS, MISSOURI

September 8, 2005

FDIC San Francisco Regional Officer
Director Johns F. Carter
25 Jessie St. at Ecker Square
Suite 2300
San Francisco, CA 94105

2005 SEP 12 AM 10:33

Dear Mr. Carter,

I am writing to you to express my opposition to allowing Wal Mart have a bank.

We have seen in the past where congress has tried to prevent the mixing of banking and commerce. I believe that this again applies to this situation and could create conflicts that would harm banking and small business.

I also think that Wal Mart has the ability that if it becomes a bank, they could cut margins and run most community banks out of business.

Wal Mart has helped to destroy small town businesses over the last 25 years. I believe it would be a mistake to allow them to become a bank.

I would be pleased if you would give this matter your consideration.

Sincerely,

Ronald L. Greeson
President

A SUBSIDIARY OF PARIS BANCSHARES, INC.

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